

Serial No. 09/754,465
Attorney Docket No. 10655.9900
AMEX Docket No. 200301935

Amendments to the Claims

This listing of claims will replace all prior versions, and listings, of claims in the application.

1. (Currently Amended) A method for facilitating a transaction, the method comprising:

receiving a request at a wallet server, from a user, for payment authorization, said payment authorization directed to from a financial institution;

receiving signature data, by a said wallet server, from a transaction instrument, wherein said transaction instrument includes signature data configured to ~~allow authentication of at least one of said user and a financial account~~ authenticate that said transaction instrument was physically interfaced with said wallet server;

~~authenticating at least one of said user and said financial account that said transaction instrument was physically interfaced with said wallet server~~ by obtaining verification of authenticity of said signature data from a security server;

receiving authorization of said request by said wallet server;

associating authentication data, by said wallet server, with at least one form; and

providing said at least one form to a merchant server to facilitate the use of said at least one form to obtain an authorization from said security server.

2. (Canceled)

3. (Previously Presented) The method of Claim 1, wherein said request includes purchase information, charge information and transaction instrument identifying information.

4. (Previously Presented) The method of Claim 1, wherein said receiving a request at a wallet server includes receiving a request at a digital wallet.

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5. (Previously Presented) The method of Claim 1, wherein the transaction instrument is a smart card.

Claims 6-38 (Canceled).

39. (Currently Amended) A wallet server for facilitating a transaction, said wallet server including:

an interface configured to receive authorization request from a user, wherein said request includes signature data from a transaction instrument, wherein said signature data is configured to authenticate that said transaction instrument was physically interfaced with said wallet server;

a processor configured to receive and process said request at said wallet server, and to obtain authentication data from a security server based on said signature data;

a module configured to associate said authentication data with at least one form; and,

a module configured to provide said at least one form to a merchant server to facilitate the use of said at least one form to obtain an authorization from said security server.

40. (Currently Amended) A computer-readable storage medium containing a set of instructions for a general purpose computer, wherein said set of instructions include the steps of:

receiving a request at a wallet server, from a user, for payment authorization, said payment authorization directed to from a financial institution;

receiving signature data, by a said wallet server, from a transaction instrument, wherein said transaction instrument includes signature data configured to allow authentication of at least one of said user and a financial account authenticate that said transaction instrument was physically interfaced with said wallet server;

authenticating at least one of said user and said financial account that said transaction instrument was physically interfaced with said wallet server by obtaining verification of authenticity of said signature data from a security server;

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receiving authorization of said request by said wallet server;
associating authentication data, by said wallet server, with at least one form; and
providing said at least one form to a merchant server to facilitate the use of said at
least one form to obtain an authorization from said security server.